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FAX

For: Michelle S. Y. Cramer

Fax number: 414-297-4478

From: Saleena Wilkerson

Fax number: 414-297-4478

Date: 4-9-08

Regarding: Informational Notice

Number of pages: 6

Comments:

any questions I can Be Reached
9 am - 9 pm at 414-438-1400
anytime 414-234-1765

mailing address
P.O. Box 241941
Milwaukee, WI 53224

Saleena Wilkerson
P O Box 241941
Milwaukee, WI 53224
April 8, 2008

U S Department of Justice
Attorney for United State Trustee, Michelle S Cramer, Suite 430
517 East Wisconsin Avenue
Milwaukee, WI 53202

RE: Informational Notice Only For Your Records

Dear Michelle S. Y. Cramer:

I have received a verbal request to spend more time with my customers (sent through Valerie Holt), making sure that they have all the necessary documents at hearing. I have attached a **new disclosure to acknowledge & address verbal request** from unknown source of Valerie's hearing .

Please contact me immediately only if necessary, if I have been misinformed in any way, if any of the disclosures are not approved, or if the attached documents are violating any law. This is my remedy to eliminate a potential issue. **Again Informational Notice Only To Insure I am In Compliance of what a Bankruptcy Petition Preparer Must Do.**

Feel free to contact me with any questions or concerns: 414-438-1400 Office 9-9, Cell phone 414-234-1765 or By Mail:

A Z Business Solutions
P O Box 241941
Milwaukee, WI 53224

Sincerely,



Saleena Wilkerson

Bankruptcy Petition Preparer

Attached: Customer Disclosures for Your Records, which I have every customer sign.

New

What You Must Take To Hearing Disclosure

WHAT YOU SHOULD BRING TO YOUR COURT APPOINTMENT

The Court Request That You Are Notified To Bring The Following Items: (If Applies)

- **Vehicles.** Please bring a **copy of the title** for each vehicle you own.
- **Secured Creditors.** For each secured debt we will need the **note, security agreement and current pay-off balance.** (A secured debt is a loan for which you pledged your property as collateral to secure the loan. Common secured loans include car loans, mortgages and loans from finance companies.)
- **Monthly Income.** We will need all **paycheck stubs for the last six months** (Or more precisely, all paycheck stubs for the six months preceding the month in which your bankruptcy is to be filed.) It may be easiest for you to get this information from your employer.
- **Income Tax Returns.** Bring a copy of your income tax returns for the most recent year 2007, 2006, and 2005.
- **Bank Accounts.** We will need copies of your bank statements for the last six months.
- **Life Insurance.** If you have any life insurance policies that can be cashed in for money or borrowed against, we will need a statement showing the cash value.
- **Retirement Plan.** If you have a retirement plan, profit sharing plan, 401(k) or IRA we'll need a statement showing the balance.
- **Personal Injury Claim.** If you have sued someone (or plan to sue someone) for a personal injury you have incurred, please bring all the paper work (if any) that you have related to your claim. We also need to know about any other claims you may have.
- **Lawsuits.** If you have been sued in the last twelve months, please bring all the paper work that you have related to the lawsuit.
- **Real Estate.** If you own any real estate, we will need the following information:
 - The street address of the property;
 - Recorded copies of the mortgage and mortgage note;
 - A recent statement showing the current pay-off balance on the mortgage;
 - A copy of the most recent property tax bill showing the assessed value; and
 - If a foreclosure proceeding has been started, please bring all paper work you have related to the foreclosure.

I understand that the United State Bankruptcy Court request that I am notified to bring the documents listed above, (that apply) to my court hearing. Also notify me of any changes since your last visit.

Pro Se Filler Signature _____ Date _____

Verbal Request by trustee 4/2/2008 CVH
Created 4/2/2008

Consumer Disclosure

Bankruptcy Petition Preparers Are Not Attorneys And are forbidden to do the following:

- ✓ May not Represent debtors in any bankruptcy proceeding
- ✓ Provide legal advice of any kind (**CAN NOT ANSWER ANY QUESTION you must seek legal advice from an attorney, any answer is The Unauthorized Practice of Law. Any advice is a disservice to you who seek clerical assistance.**) Initials _____
- ✓ Legal advice includes:
 - Telling you which bankruptcy to file (advice clients about the difference between, and benefits of, a bankruptcy case filed under chapter 7 and that of a chapter 13.) Initials _____
 - Telling you not to list certain debts
 - Telling you not to list certain assets
 - Telling you what property to exempt
- ✓ Bankruptcy Petition preparers may only type bankruptcy document and must charge a reasonable fee. (**Can only prepare specifically requested documents provided by customer, and do not make any suggestion or assist in answering correspondence, seek legal advice from an attorney**) Initials _____
- ✓ A bankruptcy petition preparer may not sign any bankruptcy documents on your behalf. As the debtor you must sign the bankruptcy documents.
- ✓ A bankruptcy petition preparer may not collect, receive, or handle the court fees in connection with your bankruptcy case. You must pay your court fee to the court.

Bankruptcy Petition Preparers Are Not Attorneys

Must Do:

- ✓ The bankruptcy petition preparer must include preparers information and sign documents
- ✓ You must provide you with a complete copy of bankruptcy documents at the time of signing documents
- ✓ Must file a declaration for fee collected

Responsibilities are to fill- in documents with appropriate information provided by debtor. We Do Not Talk We Only Type.

If you believe that your rights have been violated or that a bankruptcy petition preparer failed to comply with the law, you may wish to contact an attorney, your bankruptcy trustee, or the United States Trustee 414-297-4499. Also make sure you have a exact copy of all documents provided.

Consumer _____ Date _____

Preparer _____ Date _____

We Only Type Disclosure

All question must be answered by and attorney, I will not answer any questions, we only prepare bankruptcy papers, We Can Not Talk We Only Type.

del

The Filing Fee in Installments Disclosure

Pursuant of Federal Rule of Bankruptcy Procedure 1006, the installment fees may be granted if no other party has been paid for rendering services in the case prior to the payment of filing fee.

Fees are:

299.00 Chapter 7

274.00 Chapter 13

Signature _____

Preparer _____

Make sure you have a exact copy of this document. If you do not understand please seek legal advise.

old

Unauthorized Practice of Law Bankruptcy Disclosure

We are forbidden to provide legal advice of any kind
(CAN NOT ANSWER ANY QUESTION you must seek legal advise from an attorney, any answer is The Unauthorized Practice of Law. Any advice is a disservice to you who seek clerical assistance.)

Initials _____

What are the most common unauthorized practice of law complaints?

Family law: divorces, separations, child custody issues

Real estate: deed preparation, mortgage preparation, and transfer of property

Estates and wills: living trusts, durable powers of attorney

Bankruptcy proceedings

Form preparation

The court house has a self help center and can assist you with all your paper work at no charge.

We are not attorneys and give no legal advice. We answer no questions seek legal advice. We type documents only.

Signature _____ Date _____

Preparer _____ Date _____